

## WHAT IS CLAIMED IS:

1. A system comprising:

a portable, wireless voice and data communications device having a memory and a transmitter, wherein said memory has data indicative of monetary units stored therein; and

a point of sale terminal at which sales are made, wherein data indicative of a selected amount of monetary units associated with a sale are transmitted from said memory to said point of sale terminal or an associated processor to make said sale.

2. A device comprising:

a processor;

a transmitter connected to said processor for transmitting wireless communication signals; and

a memory connected to said processor, wherein said memory has stored therein data indicative of an account to or against which transactions are accounted, and wherein said device is adapted to wirelessly communicate with at least one of a terminal and a processor associated with said terminal via a wireless communications link for the purposes of transacting a sale, and wherein data indicative of said account is transmitted via said transmitter to said remote terminal as part of said sales transaction.

3. A method of transacting a sale at a point of sale terminal, said method

comprising:

providing a communications device having an input;

providing a plurality of accounts associated with said device or a user of said

device; and

5 using said input to select one of said accounts for associating with said sale  
to be transacted.

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